

**Fill in this information to identify the case:**Debtor 1 Susan L ReddickDebtor 2 Benjamin T Reddick, Jr.

(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of FLORIDACase number 6:15-bk-00172-ABB**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: DEUTSCHE BANK NATIONAL TRUST COMPANY,  
AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-NLC1,  
ASSET-BACKED CERTIFICATES, SERIES 2006-NLC1

Court claim no. (if known):

Last 4 digits of any number you use to  
 identify the debtor's account: 6448

Date of payment change: 3/1/2018

Must be at least 21 days after date  
 of this notice

New total payment: \$1,433.64

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No.

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$477.63New escrow payment: \$479.53**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Susan L Reddick

Print Name

Middle Name

Last Name

Case number (if known) 6:15-bk-00172-ABB**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Keith Labell Date January 30, 2018  
Signature

Print Keith Labell Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company Robertson, Anschutz & Schneid, P.L.

Address 6409 Congress Ave., Suite 100  
Number Street

Boca Raton FL 33487  
City State ZIP Code

Contact Phone 561-241-6901 Email klabell@rasflaw.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on January 30, 2018, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

BRANSONLAW PLLC  
1501 E. CONCORD STREET  
ORLANDO, FL 32803

SUSAN L REDDICK  
BENJAMIN T REDDICK, JR  
2709 TRADEWINDS TR  
ORLANDO, FL 32805

LAURIE K WEATHERFORD  
POST OFFICE BOX 3450  
WINTER PARK, FL 32790

UNITED STATES TRUSTEE - ORL7/13, 7  
OFFICE OF THE UNITED STATES TRUSTEE  
GEORGE C YOUNG FEDERAL BUILDING,  
400 WEST WASHINGTON STREET, SUITE 1100  
ORLANDO, FL 32801

Robertson, Anschutz & Schneid, P.L.  
Authorized Agent for Secured Creditor  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909

By: /s/Keth Labell  
Keth Labell, Esquire  
Email: klabell@rasflaw.com



Ocwen Loan Servicing, LLC  
www.ocwen.com  
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Toll Free: 800.746.2936

01/02/2018

Loan Number: [REDACTED]

Susan L Reddick  
2709 Tradewinds Trl  
Orlando, FL 32805-5819

Property Address: 2709 Tradewinds Trl  
Orlando, FL 32805-5819

### ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT Bankruptcy Account History

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 01/08/2015, under Chapter 13 of the Bankruptcy Code.

**This notice relates to the post-petition escrow payments and disbursements only.**

#### Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

**Analysis Period.** This statement includes actual and scheduled activity in the escrow account from July 2017 through February 2018.

An "s" indicates "scheduled payment".

The monthly mortgage payment in the amount of \$1,431.74 of which \$954.11 was for principal and interest and \$477.63 was allocated to the escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Beginning Balance						\$2,638.43	\$3,465.75
Jul-2017	\$550.67-s	\$550.67		\$3,030.00	Hazard Insurance	\$3,189.10	\$986.42

NMLS # 1852

BAK\_AcctHistM

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*



Ocwen Loan Servicing, LLC  
www.ocwen.com  
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Toll Free: 800.746.2936

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
					(POLICY # [REDACTED] )		
Aug-2017	\$550.67-s					\$3,739.77	\$986.42
Sep-2017	\$550.67-s	\$550.67				\$4,290.44	\$1,537.09
*Oct-2017	\$477.63-s					\$4,768.07	\$1,537.09
*Nov-2017	\$477.63-s	\$550.67		\$2,705.28	County Tax	\$5,245.70	\$-617.52
					(PARCEL # 04-23-29-3866 -05590)		
*		\$550.67					\$-66.85
*		\$477.63					\$410.78
*			\$2,688.96-s		County tax(Parcel#04-23-29-3866-05590)	\$2,556.74	\$410.78
Dec-2017	\$477.63-s	\$477.63				\$3,034.37	\$1,366.04
Jan-2018	\$477.63-s					\$3,512.00	\$1,843.67
Feb-2018	\$477.63-s					\$3,989.63	\$2,321.30
TOTALS	\$4,040.16	\$3,157.94	\$2,688.96	\$5,735.28			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. An "s" indicates "scheduled payment".

**\*Note – POC Escrow Shortage Adjustment** – This transaction reflects credit adjustments made by Ocwen with regard to pre-petition escrow shortage identified at the time of the bankruptcy filing and placed in the Proof of Claim filed by Ocwen and on the Claims Register of the case. Ocwen advances the pre-petition escrow shortage funds to the account so they do not become part of any ongoing post-petition escrow payments and to prevent a "double-dip." All pre-petition escrow shortage funds advanced are repaid as part of Ocwen's Proof of Claim arrearage as per the confirmed plan in the case. If the bankruptcy case is dismissed for any reason or if Ocwen obtains an Order from the Court granting it Relief from the Automatic Stay, any outstanding amounts owed for the pre-petition escrow shortage as stated in Ocwen's Proof of Claim that are not repaid prior to the said dismissal or relief order, will be added back to the outstanding escrow balance on the account.

NMLS # 1852

BJA\_ACCTHISTM

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*



Ocwen Loan Servicing, LLC  
www.ocwen.com  
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Toll Free: 800.745.2936

01/02/2018

Account Number: [REDACTED]

Susan L Reddick  
2709 Tradewinds Trl  
Orlando, FL 32805-5819

Property Address: 2709 Tradewinds Trl  
Orlando, FL 32805-5819

Analysis Date: 12/29/2017

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

### BANKRUPTCY PROJECTIONS FOR THE COMING YEAR

Dear Customer(s),



Why We Are  
Sending This  
Letter

The enclosed update **follows notice of the account's involvement in a bankruptcy petition**, filed on 01/08/2015 under Chapter 13 of the Bankruptcy Code.

This statement relates to the post-petition escrow payments and disbursements only.



What Needs  
To Be Done

This statement should be reviewed carefully. The mortgage payment may be affected.

**Please contact us at once if this account is not part of a Chapter 13 proceeding or plan.**

If this account has filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applies to the referenced property, please be advised that this Notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

Carlo Angelo Alarcon has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

**For any questions**, the Customer Care Center can be reached toll-free at **888.554.6599**, Monday through Friday 8 am to 9 pm ET. Information concerning this account may also be found online at [www.ocwencustomers.com](http://www.ocwencustomers.com).

Sincerely,  
Loan Servicing

Enclosure

NMLS # 1852

BKA\_SHORTAGEM

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*





**Ocwen Loan Servicing, LLC**  
 www.ocwen.com  
*Helping Homeowners Is What We Do!®*

1661 Worthington Road, Suite 100  
 West Palm Beach, FL 33409  
 Toll Free: 800.745.2936

### IMPORTANT NOTICES

**PLEASE REVIEW THIS STATEMENT CAREFULLY - THE MORTGAGE PAYMENT MAY BE AFFECTED**

This is a projection of activity in the escrow account during the coming escrow year based on:

- a) Anticipated payments to be paid into the escrow account, and
- b) Anticipated payments to be made from the escrow account

Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
Hazard Insurance	Aug 2018	\$3,030.00
County Tax	Nov 2018	\$2,705.28
Total Annual Disbursements		\$5,735.28

<b>Target Escrow Payment:</b>	\$477.94 = (1/12 <sup>th</sup> of \$5,735.28)
<b>Starting Escrow Balance Needed as of Mar 2018:</b>	\$2,389.70

Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Balance Projections
Beginning Balance				\$2,321.30	\$2,389.70
Mar-2018	\$477.94			\$2,799.24	\$2,867.64
Apr-2018	\$477.94			\$3,277.18	\$3,345.58
May-2018	\$477.94			\$3,755.12	\$3,823.52
Jun-2018	\$477.94			\$4,233.06	\$4,301.46
Jul-2018	\$477.94			\$4,711.00	\$4,779.40
Aug-2018	\$477.94	\$3,030.00	Hazard Insurance	\$2,158.94	\$2,227.34
			(POLICY # [REDACTED])		
Sep-2018	\$477.94			\$2,636.88	\$2,705.28
Oct-2018	\$477.94			\$3,114.82	\$3,183.22
Nov-2018	\$477.94	\$2,705.28	County Tax	\$887.48	\$955.88(Cushion)
			(PARCEL # 04-23-29-3866-055 90)		
Dec-2018	\$477.94			\$1,365.42	\$1,433.82

NMLS # 1852

BAK\_SHORTAGEM

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*



Ocwen Loan Servicing, LLC  
www.ocwen.com  
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Toll Free: 800.745.2936

Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Balance Projections
Jan-2019	\$477.94			\$1,843.36	\$1,911.76
Feb-2019	\$477.94			\$2,321.30	\$2,389.70
TOTALS=	\$5,735.28	\$5,735.28			

#### ESCROW CUSHION AND POTENTIAL ESCROW SHORTAGE

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law ( RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn.

This additional amount, which is called a "cushion," may be up to 1/6<sup>th</sup> of the total payments estimated to be made from the escrow account for the coming escrow year.

To avoid a shortage, the escrow balance should not fall below the cushion amount at any time during the coming escrow year.

#### ESCROW ACCOUNT PROJECTIONS

**Total Anticipated Payments.** The anticipated payments from escrow for the coming year total \$5,735.28.

**Required Escrow Cushion/Minimum Balance.** The required cushion amount is \$955.88 (1/6 of \$5,735.28).

Expected Balance Deficiency - According to the last month of the account history, the expected escrow balance is \$2,321.30, making the escrow balance deficiency \$0.00 (the balance deficiency equals the total amount paid into escrow minus the total amount of money to be paid out this year). Total escrow shortage - Based on the expected balance deficiency of \$0.00, and the minimum required balance/cushion of \$955.88, an additional \$68.40 is needed for the escrow balance. Projected Monthly Payment for Escrow - The total escrow shortage of \$68.40 has been spread over 43 months and broken into 43 equal monthly payments of \$1.59 per month (the total anticipated shortage divided by 43). The shortage spread amount of \$1.59 will be added to the target escrow payment of \$477.94 calculated above, for a sum total of \$479.53. This total, \$479.53, will be the monthly amount due for payment into escrow.

Therefore, the first monthly mortgage payment for the coming escrow year, beginning with the payment due on 03/01/2018, will be \$1,433.64 of which \$954.11 will be for principal and interest and \$479.53 will go into the escrow account. Note - The shortage amount may be paid directly. All or part of the above shortage may be sent to OCWEN at the address provided below. If the shortage is paid, the monthly payment will be adjusted accordingly.

**For any questions,** the Customer Care Center can be reached at **888.554.6599**. Representatives are available Monday through Friday 8 am to 9 pm ET.

**Fax to Attention:** Escrow Department

**Fax Number:** 561.682.7875

**Mailing Address :**

Ocwen Loan Servicing, LLC

NMLS # 1852

BJA\_SHORTAGEM

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*





Ocwen Loan Servicing, LLC  
www.ocwen.com  
*Helping Homeowners Is What We Do!®*

1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Toll Free: 800.745.2936

---

Attn: Escrow Department  
P.O. Box 650502  
Dallas, TX 75265-0502

---

NMLS # 1852

BAK\_SHORTAGEM

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*



**Ocwen Loan Servicing, LLC**  
 www.ocwen.com  
*Helping Homeowners Is What We Do!®*

1661 Worthington Road, Suite 100  
 West Palm Beach, FL 33409  
 Toll Free: 800.746.2936



**This Coupon Must Be Included with Escrow Shortage Payment**  
**Escrow Shortage Payment**

<b>Susan L Reddick</b> <b>2709 Tradewinds Trl</b> <b>Orlando, FL 32805-5819</b>	<b>Account Number</b> <div style="background-color: black; width: 100px; height: 15px; margin: 5px 0;"></div>	<b>Total Shortage</b> <div style="text-align: right;">\$68.40</div>
<b>Payable to:</b> Ocwen Loan Servicing, LLC Attn: Escrow Department P.O. Box 650502 Dallas, TX 75265-0502	<div> <b>Note - If the escrow shortage amount of \$68.40, is paid, the monthly escrow payment will be adjusted accordingly.</b> </div> <div style="margin-top: 20px;"> <b>Amount of Payment \$</b> _____         </div>	

